

MARYLAND FINANCIAL BANK

	CPP Disbursement Date 03/27/2009	Cert 57821	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$78	\$70	-10.0%		
Loans	\$56	\$47	-16.6%		
Construction & development	\$9	\$4	-61.6%		
Closed-end 1-4 family residential	\$4	\$3	-16.9%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$2	\$0	-100.0%		
Commercial & Industrial	\$4	\$3	-20.5%		
Commercial real estate	\$34	\$30	-11.1%		
Unused commitments	\$1	\$2	98.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$7	192.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$0	-100.0%		
Cash & balances due	\$15	\$14	-4.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$71	\$63	-11.4%		
Deposits	\$50	\$46	-7.7%		
Total other borrowings	\$20	\$16	-19.3%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$6	\$7	6.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	8.7%	--		
Tier 1 risk based capital ratio	10.7%	14.2%	--		
Total risk based capital ratio	12.0%	15.3%	--		
Return on equity ¹	-7.4%	2.1%	--		
Return on assets ¹	-0.6%	0.2%	--		
Net interest margin ¹	3.2%	3.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	31.3%	22.4%	--		
Loss provision to net charge-offs (qtr)	44.8%	9.9%	--		
Net charge-offs to average loans and leases ¹	3.5%	6.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	18.2%	20.9%	4.8%	5.2%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	16.6%	8.8%	0.0%	11.3%	--
Commercial real estate	4.0%	2.6%	0.0%	0.4%	--
Total loans	6.8%	4.8%	0.9%	1.5%	--